

# TRIAD Newsletter

Merrymeeting Bay TRIAD

Issue 3

2004

## Medicare Targets Drug Fraud Scam Artists Sponge Off Prescription Program Before It Begins

By Brian Faler, Special to the Washington Post  
Friday, April 23, 2004

Medicare chief Mark B. McClellan announced a series of initiatives yesterday designed to help thwart hucksters and scam artists who he said have already begun preying on the government's new prescription drug program.

The program, which will initially offer most Medicare recipients a discount card for their prescription drugs, will not begin operating until June. Its second, larger phase that will offer much more wide-ranging benefits will not open for business until 2006. But McClellan said the Centers for Medicare and Medicaid Services has already begun receiving reports of people attempting to bilk the system and its potential participants.

Some, he said, have tried to sell fake discount cards. Others have posed as government officials, in hopes of prying private information from seniors that could be used to file false claims. In all, McClellan said, the agency has investigated 20 cases of potential fraud.

McClellan said his agency will begin monitoring and posting weekly updates on its Web site next month detailing the drugs and drug prices available through the system. The agency will also collect and respond to complaints from the public through the Web site ([www.medicare.gov](http://www.medicare.gov)), its 1-800-MEDICARE telephone line and various affiliated groups across the country. The office will also conduct spot checks on the companies sanctioned to offer the cards to make sure they are following federal guidelines.

"We need to assume that there's going to be people out there who will, unfortunately, try to take advantage of every effort we make to help seniors, and we're going to do all we can to prevent it," McClellan said. "We've not seen any evidence of widespread fraud so far, and we intend to keep it that way."

He also warned that the government does not allow those companies sponsoring the cards to solicit customers through either "cold calls" or door-to-door visits. McClellan urged anyone who receives such offers to contact either the agency or local authorities.

His comments came at a news conference honoring eight

whistle-blowers who, officials said, collectively saved the federal government about \$3 billion involving Medicare billing practices, health care fraud and billing of defense contractors. Each was presented with an award by Sen. Charles E. Grassley (R-Iowa), on behalf of a Washington-based group called Taxpayers Against Fraud.

"Make no doubt about it. These people fight the tough battles -- and they need to be recognized for it," Grassley said, referring to the whistle-blowers. "The awards that I'm presenting today recognize their integrity, recognize their independence and their tremendous sacrifice."

The whistle-blowers are James Alderson, Albert Campbell, Joseph Gerstein, Mark Jones, Luis Cobo, Robert J. Merena, Brett Roby and John W. Schilling. Grassley also received an award from the anti-fraud group, which cited his long-standing efforts to combat government waste.

Grassley used the occasion to press the Bush administration to create an interagency task force to focus on Medicare fraud.

"I'm taking this opportunity . . . that's provided by this fraud-busting crowd that we have in this room, to formally urge a federal interagency task force to directly and proactively target the fraud that could seep into Medicare's new prescription drug program," he said.

McClellan declined to endorse the plan but said he supports Grassley's goal of facilitating coordination of relevant agencies in the government to fight fraud.

"It's a great idea to make sure we're working closely together across agencies, and we're going to make sure that happens," McClellan said.

**Drug companies are only allowed to do their  
outreach by mail or media advertising.  
THEY ARE BANNED FROM TELEPHONING  
OR GOING DOOR TO DOOR.  
As always no one should give out their social  
security or Medicare number over the phone.**

## A letter from the Attorney General...

On May 3, 2004 something wonderful happened. Nearly 500 Maine law enforcement officers, health care professionals, long-term care and assisted living facility administrators, elder and domestic violence advocates, caseworkers, care coordinators, prosecutors, private attorneys, social workers, and others came together to talk about elder abuse. They attended a state-wide conference sponsored by this office and many others, and spent the day discussing ways to prevent and respond to elder abuse. It was a day of strengthening alliances and building new partnerships. People left the conference with new ideas and feeling energized.

This energy is translating into action. TRIAD Chapters are forming in new locations throughout Maine. I'm excited that one of these chapters is forming in York County, as there are many individuals in York County who want to lend their time to this effort. Also, several existing TRIAD chapters are using the conference as a model and are developing local educational seminars that serve to increase awareness about elder abuse and to build stronger local coalitions.

One such event was held on June 28th at the Highlands in Topsham. The 55 Plus Center, Merrymeeting Bay TRIAD and the Elder Abuse Task Force of Mid Coast Maine hosted a seminar entitled "Elder Abuse: Everyone's Business and a Fact of Life." More than 50 social workers, health care providers and program administrators attended the seminar to learn more about the issue and to share ideas on what the local community can do to prevent elder abuse and respond to it effectively. I am thrilled that there are a few other initiatives like this one in the works throughout Maine.

I am also pleased to report that the press we received from the conference has sparked interest in Maine at the national level. Our office has received numerous inquiries from other states about Maine's elder programs, including the Elder Service Officer Program, Maine Elder Death and Abuse Review Team, and TRIAD. Alabama's Attorney General will be hosting a conference modeled on the Maine conference and is hoping to start an Elder Service Officer Program.

With our words and our actions, we are shining a light on the reality of elder abuse and exploitation and are building strong coalitions to respond to the problem. I am encouraged by our progress and look forward to more great things from our partnerships.

By Attorney General Steven Rowe

## Scam Alert

Attorney General Steven Rowe today warned Maine consumers against callers who claim you are eligible for a government grant and that all you have to do is pay them \$250 in order to receive it.~ "These government grant calls are just the latest variation on scams that claim you are eligible for money, but in order to get it, you must pay," said Attorney General Rowe.

Sometimes the caller will say that you are eligible for the grant because you paid your taxes or your credit card bill on time.~ Sometimes they will promise a grant between \$1,800 and \$2,500, which can be used for school tuition costs or new construction or a new car.~ Once the caller gets your interest, you will be asked first to either send money or give your credit card number or checking account number.

Some of these callers claim to be representing organizations that can help you obtain government grants for an advance fee. They are similar to advance fee loan scams that promise to arrange a loan for you, if you first send them money. "Do not send them money, do not give them your credit card number, do not read them the numbers from the bottom of your checks," said Attorney General Rowe. "If they can get into your checking account or learn your credit card number, you will lose much more than the \$250 fee they are asking you for," warned the Attorney General.

## GRANT FRAUD

The Aroostook Agency on Aging have received two consumer complaints regarding the same scam. A call is received and the caller reportedly has a "foreign" accent. They first confirm the consumer name and address, advise they have the recent tax return filed with IRS, and congratulate the consumer on having been selected for a "Government Grant". One consumer reported the amount as \$20,000, another as \$35,000. They then attempt to get the consumers bank account number so the grant can be transferred to the consumer's account.

# TRIAD Crime Watch/Alerts

By Linda Hooker, Oxford County Triad

## Charities:

Charitable organizations that solicit in Maine must register with the Department of Professional and Financial Regulation. Anyone that is a professional fundraiser and telemarketers must also register with the Department of Professional and Financial Regulation. You can contact that agency to "Check It Out". If you have received a call over the phone and or mail from someone stating they are from a charity, "Check It Out". There are several laws in Maine to protect consumers from this type of solicitation and these laws are enforced by the Attorney General's Office.

## Public Safety Fund-Raising Calls or mail:

Everyday police and firefighters risk their lives to make our communities safer and often to show our support we may consider making a donation when a fund-raiser calls from a fire or police organization. Before you write the check "Check It Out" !

Some things to consider before you decide to make a donation:

- Just because the words "police" or "firefighter" are in the organization's name does not mean that they are members of the group soliciting funds, even if they state they are.
- Just because an organization claims to have local ties to the fire departments/police departments, doesn't mean that contributions will stay in your communities, if they say it does, ask them how much stays.
- The organization should be able to provide you with written information describing the programs the donations will support, and how much of the donation actually goes to the organization. If they refuse, hang up! Check it out and report it.

## BEWARE:

Use caution and beware of a fundraiser suggests you'll receive special treatment for donating. A caller who uses intimidation tactics is more than likely to con artist and he/she is invading your house, privacy and space!

**The bottom line is Check It Out"!**

## Make-A-Wish Chain Letters:

Recently in Oxford County people have received letters asking for a variety of things from business cards, minimal donations, toys etc. and they only ask that you send the same letter to 20 more people and return the letter to the sender with the list of addresses that you sent yours to, make sure no one gets a duplicate request. The letter may state that a small child is suffering a catastrophic illness and asks only for (the requests vary) and this request is affiliated with Make -A-Wish Foundation. After doing some research on the internet, I came across the Make-A-Wish Web Site and it states that if you receive a chain letter to do the following:

- a. Please reply to the sender and inform him/her that the

Make-A-Wish Foundation does not participate in these kind of wishes.

- b. Please do not reply to these letters.

c. Make-A-Wish Foundation does not participate in Chain letters or any other direct solicitation wishes including internet and email requests.

Again, the moral of the story is **Check It Out.**

Attorney General's Office: 207-626-8800

Federal Trade Commission: 1-877-382-4357

Oxford County Sheriff's Office: 1-800-733-1421

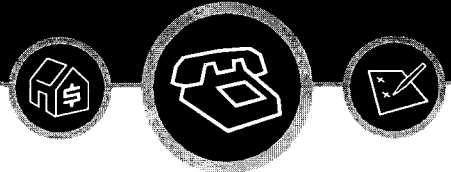
Cumberland County Sheriff's Office: 1-800-266-1444

Sagadahoc County Sheriff's Office: 1-800-287-1458

Make-A-Wish Foundation: 1-800-722-9474

AVOID FINANCIAL FRAUD

**Check It Out**



**Before** you agree to home repairs...

**Before** you give your credit card number to a telemarketer...

**Before** you sign a contract for a major purchase...

**Check it out!**

**CALL THE ELDERS 1 HOTLINE,  
TOLL FREE:**

**1-877-353-3771**

# WHEN TO STOP DRIVING ...

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We want to continue driving as long as we can do so safely. However, for many of us the time may come when we must limit or stop driving, either temporarily or permanently. The following advice may be able to assist you or someone you care about.

## Warning Signs

What are the warning signs when someone should begin to limit driving or stop altogether?

1. Feeling less comfortable and more nervous or fearful while driving.
2. Difficulty staying in the lane of travel
3. More frequent "close calls" (i.e. almost crashing).
4. More frequent dents, scrapes, on the car or on fences, mailboxes, garage doors, curbs etc.
5. Trouble judging gaps in traffics at intersections and on highway entrance/exit ramps.
6. Other drivers honking at you more often; more instances when you are angry at other drivers.
7. Friends or relatives not wanting to drive with you.
8. Getting lost more often.
9. Difficulty seeing the sides of the road when looking straight ahead (i.e. cars or people seem to come "out of nowhere" more frequently).
10. Trouble paying attention to or violating signals, road signs and pavement markings.
11. Slower response to unexpected situations; trouble moving foot from gas to brake pedal or confusing the two pedals.
12. Easily distracted or hard to concentrate while driving.
13. Hard to turn around to check over shoulder while backing up or changing lanes.
14. Medical conditions or medications that may be increasingly affecting your ability to handle the car safely
15. More traffic tickets or "warnings" by traffic or law enforcement officers in the best year or two.

If you notice one or more of these warning signs you may want to have your driving assessed by a

professional or attend a driver refresher class (see resources at the bottom of this page). You may also want to consult with your doctor if you are having unusual concentration or memory problems, or other physical symptoms that may be affecting your ability to drive.

## How Can I Help Someone Else Limit or Stop Driving?

Most drivers monitor themselves and gradually limit or stop driving when they feel that a certain driving situation or driving in general is not safe. However, some people fail to recognize declining abilities, or they fear stopping to drive because it will make them permanently dependent on others for the necessities of life, and it may reduce their social and leisure activities as well. Conditions such as dementia or early stages of Alzheimers' disease may make some drivers unable to evaluate their driving properly.

**Step 1** – Assess the situation. See the 15 warning signs listed above. It will help to personally ride with the person and observe driving habits first hand.

**Step 2** – Begin a process of having conversations about driving with the driver. As people age they tend to look first to family members (spouse and children) for candid advice concerning their well-being and health issues. Have conversations early and often. Start the conversation out of a sincere sense of caring for the person's well-being and base it on things you have observed.

**Step 3** – Suggest various options, depending on the degree of impairment. One size does not fit all and while stopping driving may be the only answer in some cases, stopping driving too early can cause a person's overall health to decline prematurely. include You may want to:

- Take a classroom refresher course such as the AARP Driver Safety Program

- Order the AARP Driver Assessment Guide, "Older Driver Skill Assessment and Resource Guide: Creating Mobility Choices." (See ordering information below.)
- Seek additional information from other Web sites on topics such as behind-the-wheel assessment, counseling from private or public sources, remedial training, and/or adaptive equipment from an occupational therapist. (See our Web Resources listing.)
- Limit driving to certain times of day or familiar areas.
- Encourage the driver to consider and gradually begin using other methods of transportation such as rides from family and friends, public transportation, paratransit services, taxis or other public or private transportation options in your community. Accompany the person during initial trials of alternate forms of transportation.
- Contact local motor vehicle office. Your state Department of Motor Vehicles may have programs to evaluate individual driving abilities or may offer special licensing alternatives.

Remember, their goal is not to take licenses away, but to help people keep driving as long as they safely can. Contact the state for more information.

**Step 4** – Seek additional help if necessary. If the person is not taking proper action in response to your concern and the impairment is increasingly obvious, it may be necessary to involve the driver's doctor. (In addition to family members, a family doctor is often the most trusted person for providing advice on health issues that may affect driving.) You may also consider resources on Alzheimer's Disease, dementia, and driving.

More Information:

"Older Driver Skill Assessment and Resource Guide: Creating Mobility Choices" (stock number D14957)

AARP has developed this useful handbook to help older drivers to assess their own driving skills through focused questions, ideas, and self-tests. Single copies may be obtained by writing to:

AARP Fulfillment, P.O. Box 96796  
Washington, DC 20090-6796

## Close Call Quiz: 10 Questions To Ask Yourself

Every day it seems traffic gets more congested, cars move faster and for many, driving becomes very stressful and, quite simply, a hassle. Is that the case with you?

Ask yourself the following questions.

1. Do you sometimes say, "Whew, that was close." Yes ☐ No ☐
2. At times, do cars seem to appear from nowhere? Yes ☐ No ☐
3. At intersections, do cars sometimes proceed when you felt you had the right of way? Yes ☐ No ☐
4. Are gaps in traffic harder to judge? Yes ☐ No ☐
5. Do others honk at you? Yes ☐ No ☐
6. After driving, do you feel physically exhausted? Yes ☐ No ☐
7. Do you think you are slower than you used to be in reacting to dangerous driving situations? Yes ☐ No ☐
8. Have you had an increased number of near-accidents in the past year? Yes ☐ No ☐
9. Do you find it difficult to decide when to join traffic on a busy interstate highway? Yes ☐ No ☐
10. Do intersections bother you because there is so much to watch for in all directions? Yes ☐ No ☐

If you answered yes to any of these questions, you have perhaps had a close call for an accident. It is important to replay and analyze these near misses because we can learn from them. Ask yourself:

- Could I have prevented the situation?
- Should I have reacted differently?
- Did I fail to see something?
- Why was the other driver honking at me?

This quiz is provided as a service of the AARP Driver Safety Program.

# IDENTITY THEFT

## A PROBLEM WHICH GOES ON AND ON AND ON ...

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Someone has said that stealing others' identity is a growth industry in 2004. It clearly is a crime which continues to plague large numbers of individuals - in Maine and across the country. It's hard to prevent, and even harder to cope with once it's occurred. When someone steals your car, you can get back to normal in a few weeks in most cases. But when someone takes your identity, it may take months or even years to correct your credit records. According to one estimate, the average ID theft costs a victim 175 hours in time and more than \$1,300 in expenses. During the frustrating cleanup period, you could be turned down for a significant loan like new credit.

Last fall the Federal Trade Commission reported that 9.9 million Americans were ID theft victims in the previous year - a number ten times greater than the FTC earlier estimated. Why is this crime on the rise? Unfortunately, it is fairly easy to commit. A thief in possession of your name and Social Security number can open a bank account and, within a week, receive printed checks and a debit card. Or, with a credit card solicitation from your mailbox or trash in hand, the thief can call the issuer, accept the offer, and have the credit card sent to a "new" address.

Sound scary? It is - but it is possible to take precautions to reduce the chance of becoming a victim.

- Protect your Social Security number. When a routine form or a merchant asks for your SS number, be prepared to ask tough questions about why they need it. Don't print your SS number on your checks or carry your SS card in your wallet. Guard this private information carefully.
  - Keep close track of your credit cards. Check your bills and then shred the receipts.
  - Unless you've initiated the call and know the party you're calling to be reputable, don't provide either your Social Security or credit card number over the phone.
  - Tear up solicitations you receive in the mail for new credit. Use a shredder if one is available, or cut them up with scissors. In criminal hands, these solicitations are almost as good as cash.
- The law allows the credit bureaus to give your name to banks credit card companies in order for them to offer you their services. You can stop them from giving your name for these solicitations by using the OPT OUT option. Opt Out on the solicitations by calling 1-888-5-OPTOUT.
- In addition, Check your credit rating periodically by requesting a copy of your credit report from the agencies listed at the end of this article or use the enclosed Credit Report Request Form. Under Maine Law you are entitled to one free copy of your report each year. If your credit report indicates a transac-

tion or account you don't recognize, be aware that someone might be using your identity.

If you think your identity has been stolen, the FTC lists four actions you should take immediately:

- Notify one of the three nationwide credit bureaus. Whichever bureau you call will notify the other two and all of them will place a fraud alert on your files for at least 90 days. The bureaus and their phone numbers for fraud reporting are shown in the box below. (Mary, can you do this??)
- Close out any accounts where you suspect fraudulent activity. Also, fill out an ID Theft Affidavit from the FTC which you can use to dispute unauthorized accounts.
- File a police report, and get a copy of the report which could be useful later.
- File a complaint with the FTC by calling their ID Theft hotline at 1-877-IDTHEFT.

### Other Resources

A 37-page booklet, "When Bad Things Happen to Your Good Name" can be downloaded from the FTC website ([www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)). This booklet explains how to minimize your risk and, if your identity is stolen, the follow-up actions to take. This booklet offers a copy of the ID Theft Affidavit you can fill out.

### Nationwide Credit Reporting Bureaus

- Equifax P.O. Box 105873 Atlanta, GA 30334-5873 800-685-1111 Fraud reporting: toll free: 800-525-6285
- Experian Information Services P.O. Box 959 Allen, TX 75013-0949
- TransUnion P.O. Box 3980 Springfield, PA 19064-0390

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### Important numbers to remember

### DO NOT CALL LIST

**1-888-382-1222 or**

**on the internet: [www.donotcall.gov](http://www.donotcall.gov)**

### OPT OUT

**The national credit bureaus offer a toll-free number that enables consumers to opt-out of all pre-approved credit offers with just one phone call. Call 1-888-5-OPTOUT (1-888-567-8688) for more information.**

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## Credit Report Request Form

Use this form to request copies of your free credit reports under the new provisions of the Maine Fair Credit Reporting Act, 10 Maine Revised Statutes Annotated, section 1316, subsection 2-B.

Complete and mail to:

Trans Union: Credit Bureau Services of Upstate New York, P.O. Box 1370,  
Buffalo, NY 14231-1370

Experian: Experian Consumer Assistance Center, P.O. Box 2002, Allen, TX 75013-2002

Equifax: Equifax Information Services, LLC, P.O. Box 105873, Atlanta, GA 30348

Please mail me a free copy of my credit report under the provisions of 10 Maine Revised Statutes Annotated, section 1316, subsection 2-B.

Full name (including middle name, Jr., III, etc.):

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Address (including zip code):

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Social Security number: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Former addresses for the past 5 years (if any):

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I certify that I am the consumer identified above.

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(Original signature)

Note:

- 1) If this request is made jointly, then both parties' information and signatures must be included.
- 2) If you have not obtained credit while living at your current address or if you have been the victim of a severely mixed file or identity theft, then a credit reporting agency may legally request additional proof of your identity, including (for example) a photocopy of your driver's license, an insurance or bank statement, or a utility bill. In these cases it will save time to include this additional information with this request form.

DO NOT attempt to obtain someone else's credit report; to do so is a serious crime.



# No one is immune to risk of having identity stolen...

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Consumers who pay lots of bills with credit or debit cards have more to worry about than just the balances of their accounts or being able to make the monthly payments.

There are many criminals lying in wait to assume their identities so they can tap into their credit accounts - or open up new ones using stolen personal data. People can defend themselves, however.

Nearly one in every 30 Americans were victimized by identity theft last year, and it is the nation's fastest-growing crime. Americans' losses from it run into the billions every year, and innocent victims can have their credit ratings ruined and face months of trouble clearing up the problem.

Sen. Susan Collins came to Portland this week to highlight these dangers at a conference titled "Operation Identity Crisis." Speakers pointed out that, while no one can ever be perfectly safe, there are some credit protection steps people should be taking to minimize their danger.

They include safeguarding or destroying documents, including purchase receipts, that contain personal information such as birth dates, Social Security numbers and credit account numbers or passwords. Remember that trash containers left unprotected are highly vulnerable to theft.

In addition, check credit card and checking account statements for unusual activity, and review credit reports at least once a year (a copy is available free from credit bureaus) for unfamiliar accounts.

Putting financial data on the Internet or giving it out over the telephone to unfamiliar callers is risky, so verification of security is vital. In addition, if new credit cards don't arrive before the old ones expire or if financial statements are missing, notify the issuing institutions promptly.

These steps are just as important as locking your doors at night or not leaving your keys in the car - and they could save you a lot more money and frustration.

## 9-1-1 Tips for Senior Citizens

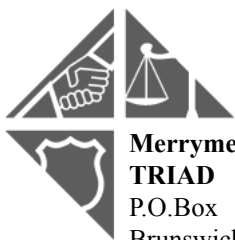
1. Place a 9-1-1 reminder sticker on your phone.
2. If you have a speed-dial button that calls the old seven digit emergency number, reprogram it for 9-1-1.
3. Make sure your house or apartment number is posted on your house or door so emergency personnel can find you.
4. Do not dial "O" in an emergency. This may connect with an operator hundreds of miles away. Always dial 9-1-1 for local police, fire or medical emergency help.
5. With the new Enhanced 9-1-1 system, the dispatchers know where you are calling from even if you can't speak because your name, address and phone should appear on our computer screen. If you can't talk, or if you are afraid to speak, just dial 9-1-1 and leave the phone off the hook. This is what we call a "silent caller".
6. With Silent Callers, the dispatcher may ask you questions that can be answered by simply pushing buttons on your telephone, such as "1" for yes and "2" for no.
7. If you call 9-1-1 by accident, don't hang up. Stay on the line and tell the dispatcher what happened. If you hang up, the dispatcher will have to send a police officer to your location to determine why you hung up.
8. Every dispatcher is trained to detect TTY calls.
9. Cordless phones don't work when the electricity is out. Have a regular phone available to use in addition to your portable phone. If you have only one phone outlet, you can keep a regular phone as a spare and plug it in when needed.

This newsletter is brought to you courtesy of:



**Bay Square at Yarmouth**  
27 Forest Falls Drive  
207-846-0044  
A Senior Living Community

## What is a TRIAD?



**Merrymeeting Bay  
TRIAD**  
P.O.Box 174  
Brunswick, ME 04011

Triad a national partnership of law enforcement, seniors, and those who work with and for seniors within a community. In Maine sixteen areas have initiated Triad organizations and activities, focusing on the safety and wellbeing of older citizens in that area. Triads address crime issues which affect seniors and the enhanced delivery of law enforcement services to these persons. Through cooperation and education, Triads in Maine are reaching out to involve more citizens in this effort. This newsletter is an example of Triad's outreach.